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PTO/SB/05 (11-00)

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 85CF-00105

First Inventor Christopher D. Johnson

Title METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE

Express Mail Label No. EL319733641US

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1.  Fee Transmittal Form (e.g., PTO/SB/17)  
*(Submit an original, and a duplicate for fee processing)*
2.  Application claims small entity status.  
*See 37 CFR 1.27*
3.  Specification [ Total Pages 42 ]  
*(Preferred arrangement set forth below)*
- Descriptive title of the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to sequence listing, a table, or a computer program listing appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (*if filed*)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
4.  Drawing(s) (35 USC 113) [ Total Sheets 9 ]
5. Oath or Declaration [ Total Pages ]
- a.  Newly executed (original or copy)
  - b.  Copy from a prior application (37 CFR 1.63(d))  
*(for continuation/divisional with Box 18 completed)*
  - i.  DELETION OF INVENTOR(S)  
*Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).*
6.  Application Data Sheet. See 37 CFR 1.76

Assistant Commissioner for Patents  
ADDRESS TO: Box Patent Application  
Washington, DC 20231

7.  CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission  
*(If applicable, all necessary)*
- a.  Computer Readable Form (CRF)
  - b. Specification Sequence Listing on:
    - i.  CD-ROM or CD-R (2 copies); or
    - ii.  paper
  - c.  Statements verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

9.  Assignment Papers (cover sheet & document(s))  
37 CFR 3.73(b)-Statement Power of Attorney
10.  (when there is an assignee)  (For Identification Purposes Only)
11.  English Translation Document (*if applicable*)
12.  Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Statement (IDS)/PTO-1449  Citations
13.  Preliminary Amendment
14.  Return Receipt Postcard (MPEP 503)  
*(Should be specifically itemized)*
15.  Certified Copy of Priority Document(s)  
*(If foreign priority is claimed)*
16.  Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17.  Certificate of Mailing By Express Mail  
Other: \_\_\_\_\_

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation       Divisional       Continuation-in-part (CIP)      of prior application No.: \_\_\_\_\_

Prior application information:

Examiner: \_\_\_\_\_ Group/Art Unit: \_\_\_\_\_

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

**19. CORRESPONDENCE ADDRESS**

<input type="checkbox"/> Customer Number or Bar Code Label (Insert Custom No. or Attach bar code label here)		or <input checked="" type="checkbox"/> Correspondence address below			
Name	John S. Beulick, Reg. No. 33,338				
Address	Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600				
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Name (Print/type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112
Signature		Date	14-DEC-2000

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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# FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$ 890.00)

Complete if Known	
Application Number	
Filing Date	
First Named Inventor	Christopher D. Johnson
Group Art Unit	
Examiner Name	
TOTAL AMOUNT OF PAYMENT	Attorney Docket Number
(\$ 890.00)	85CF-00105



## METHOD OF PAYMENT (check one)

1.  The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 01-2384

Deposit Account Name

Charge Any Additional Fee Required  
Under 37 CFR 1.16 and 1.17

Applicant claims small entity status.  
See 37 CFR 1.16 and 1.17

2.  Payment Enclosed:

Check  Credit Card  Money Order  Other

## FEE CALCULATION (continued)

## 1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101	710	201	355 Utility Filing Fee \$710.00
106	320	206	160 Design Filing Fee
107	490	207	245 Plant Filing Fee
108	710	208	355 Reissue filing Fee
114	150	214	75 Provisional Filing Fee
SUBTOTAL (1)			\$710.00

## 2. EXTRA CLAIM FEES

Total Claims	-20**	Extra Claims	Fee From Below	Fee Paid
Independent Claims	3	0	x 0	= 0
Multiple Dependant			x	=

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103	18	203 9 Claims in excess of 20
102	80	202 40 Independent claims in excess of 3
104	270	204 135 Multiple dependent claim, if not paid
109	80	209 40 **Reissue independent claims over original patent
110	18	210 9 ***Reissue claims in excess of 20 and over original patent
SUBTOTAL (2)		

\*\*or number previously paid, if greater; For Reissues, see above

## 3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105	130	205 65 Surcharge - late filing fee or oath	
127	50	227 25 Surcharge-late provisional filing fee or cover sheet	
139	130	139 130 Non-English specification	
147	2520	147 2520 For filing a request for ex parte reexamination	
112	920*	112 920* Requesting publication of SIR prior to Examiner action	
113	1840*	113 1840* Requesting publication of SIR after Examiner action	
115	110	215 55 Extension for reply within first month	
116	390	216 195 Extension for reply within second Month	
117	890	217 445 Extension for reply within third month	
118	1390	218 695 Extension for reply within fourth month	
128	1890	228 945 Extension for reply within fifth month	
119	310	219 155 Notice of Appeal	
120	310	220 155 Filing a brief in support of an appeal	
121	270	221 135 Request for oral hearing	
138	1510	138 1510 Petition to institute a public use proceeding	
140	110	240 55 Petition to revive – unavoidable	
141	1240	241 620 Petition to revive – unintentional	
142	1240	242 620 Utility issue fee (or reissue)	
143	440	243 220 Design issue fee	
144	600	244 300 Plant issue fee	
122	130	122 130 Petitions to the Commissioner	
123	50	123 50 Petitions related to provisional applications	
126	180	126 180 Submission of Information Disclosure Stmt	
581	40	581 40 Recording each patent assignment per property (times number of properties)	
146	710	246 355 Filing a submission after a final rejection (37-CFR 1.129(a))	
149	710	249 355 For each additional invention to be examined (37 CFR 1.129(b))	
179	710	279 355 Request for Continued Examination (RCE)	
169	900	169 900 Request for expedited examination of a design application	
Other fee (specify) _____			

\*Reduced by Basic Filing Fee Paid SUBTOTAL (3)

## SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112	Telephone	(314) 621-5070
Signature				Date	14-DEC-2000

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

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PATENT  
85CF-00105

CERTIFICATE OF MAILING BY EXPRESS MAIL TO  
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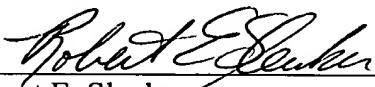
Express Mail mailing label number: **EL319733607US**

Date of Mailing: **December 14, 2000**

I certify that the attached utility patent application claiming the benefit of Provisional Application Serial No. 60/173,876 filed December 30, 1999 of **CHRISTOPHER D. JOHNSON et al.** for **METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE**, including:

- Utility Patent Application Transmittal (1 pg)
- Fee Transmittal (in duplicate) (1 pg)
- Thirty-six (36) pages of specification; five (5) pages of claims; and one (1) page of abstract
- Nine (9) sheets of drawings
- Declaration and Power of Attorney (2 pgs.) (For Identification of Inventors Only)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.

  
\_\_\_\_\_  
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